

51.48
17hw
50

SHIELDED WITH
PERIODICALS

STATE DOC

Montana State Library
3 0864 1006 4073 2

high water

a floodplain management newsletter

Volume 50

April 1993

FLOOD SAFETY

Spring is coming, and . . . that means flooding. Do you and the citizens in your community know what to do in the event of a flood? Here are some suggested safety tips you might want to share, especially with those in a flood hazard area.

Do not walk through flowing water.
Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. Use a pole or stick to ensure that the ground is still there before you go through an area where the water is not flowing.

Do not drive through a flooded area.
More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.

Stay away from power lines and electrical wires.
The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to your utility company or emergency management office.

Turn off your electricity when you return home.

Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.

Watch for animals, especially snakes.
Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn items over and scare away small animals.

Look before you step.
After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Be alert for gas leaks.
Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

Carbon monoxide exhaust kills.
Use a generator or other gasoline-powered machines outdoors. The same

goes for camping stoves. Charcoal fumes are especially deadly. Cook with charcoal outdoors.

Clean everything that got wet.
Flood waters have picked up sewage and chemicals from roads, farms, factories, and storage buildings. Spoiled food, and flooded cosmetics and medicine are health hazards. When in doubt, throw them out.

Be prepared for a rough time.
Flood recovery is stressful and exhausting. The impact a disaster has on you and your family may last a long time. Consult a health professional on how to recognize and care for anxiety, stress, and fatigue.

Adapted from Floodplain Management Newsletter, Arkansas Soil and Water Conservation Commission, March 1992.



WHAT TO DO IN CASE OF A FLOOD!

Attention!

Floodplain managers and emergency services staff: This article is for you to re-print in your community publication or otherwise make available to the residents of your community.

WELL BEFORE THE FLOOD, INSURE!

Flood insurance is available to property owners in communities that participate in the National Flood Insurance Program (NFIP). Flood insurance is available on almost any enclosed building, including homes, condominiums, manufactured homes on foundations, businesses, and farms. The contents of insurable buildings, including rental units, are also insurable.

Compile and maintain a room-by-room inventory of the insured contents. When possible, include receipts or proofs of purchase, especially for major appliances. Note the manufacturer's name, serial number, model number, price, and date and place of purchase.

IMMEDIATELY BEFORE THE FLOOD, PREPARE!

- * If evacuation appears necessary, and if time permits, turn off all utilities at the main power switch, and close the main gas valve.
- * Do not touch any electrical equipment unless it is in a dry area and you are standing on a piece of dry wood while wearing rubber gloves and rubber-soled boots or shoes.
- * Move valuable papers, furs, jewelry, clothing, and other contents to upper floors or higher elevations.
- * Fill bathtubs, sinks, and jugs with clean water in case regular supplies are contaminated. These containers

can be sanitized first by rinsing with bleach.

- * Board up windows or protect them with storm shutters or tape to prevent flying glass.
- * Bring outdoor possessions inside the house or garage, or tie them down securely. This includes lawn furniture, garbage cans, tools, signs, and any other moveable objects that might be swept away or hurled about.
- * Be sure that children, elderly or disabled family members, and family pets are secure, preferably well out of the flood hazard area.
- * Move livestock to a location well out of the flood hazard area.

WHEN THE FLOOD COMES, EVACUATE!

Since floodwaters can rise very rapidly, be prepared to evacuate well before the water level reaches your property.

- * Keep a battery-powered radio tuned to a local station, and follow the emergency instructions.
- * Move to an upper floor if possible, or to the roof if necessary, if you are caught in the house by suddenly rising waters.
- * Take warm clothing, a flashlight, and a portable radio with you.
- * Wait for help! Rescue teams will be looking for you.
- * Don't try to swim to safety!

When outside the house, remember, floods are deceptive! Try to avoid flooded areas. Don't attempt to walk through floodwaters that are more than knee-deep.

If it is safe to evacuate by car, stock your vehicle with nonperishable foods like canned goods, a plastic container of water, blankets, first aid kit, flashlights, dry clothing, and any special

medication needed by members of your family or group.

- * Keep the gas tank at least half full because gasoline pumps will not be working if the electricity is cut off.
- * Don't drive where water is over the road. Parts of the road may already be washed out.
- * Abandon your vehicle as soon as possible if it stalls in the flooded area. Floodwaters can rise rapidly and sweep a car and its occupants away! Many deaths have resulted from attempts to restart or move stalled vehicles.

AFTER THE FLOOD, CLEAN UP!

- * Call the agent or broker who handles your flood insurance policy, immediately, if your home, apartment, or business has suffered flood damage. The agent will submit a Notice of Loss Form to the NFIP. An adjuster will be assigned to inspect your property as soon as possible.
- * Before you start to clean up, be sure to take pictures of the damage done to your building and its contents.
- * Check buildings for structural damage prior to entering. Make sure the structures are not in danger of collapsing.
- * Turn off any outside gas lines at the meter or tank if you didn't have time to do it before the flood.
- * Let the building air for several minutes to remove foul odors or escaping gas.
- * Don't use an open flame (e.g., candle, lighter) to light your way into the building.
- * Gas may be trapped inside the building, so use a nonmetallic, fully sealed flashlight.
- * Watch for electrical shorts or live wires before making certain that the main power switch is turned off.
- * Don't turn on any lights or appliances until an electrician has checked the

WHAT TO DO IN CASE OF A FLOOD!

system for short circuits.

- * Cover broken windows and holes in the roof or walls to prevent further weather damage.
- * Save all receipts for the expense of temporary repairs as they are usually covered under your flood insurance policy—subject to the policy deductible.
- * Prevent health hazards—proceed immediately with cleanup measures. Perishable items that pose a health problem should be listed and photographed before discarding.
- * Throw out fresh food and previously opened medicines that have come in contact with floodwaters.
- * Boil water vigorously for 10 minutes before using it for drinking or for preparing food until the public water system is declared safe. The flat taste can be removed by pouring the water from one container to another or by adding a pinch of salt.
- * Another method of disinfecting drinking water is to mix 1/2 teaspoon of liquid commercial laundry bleach with 2-1/2 gallons of water—let stand for five minutes before using. If no other source is available, water may be obtained by draining a hot water tank or by melting ice cubes.
- * Hose off refrigerators, stoves, and other hard goods, and keep them for the adjuster's inspection. You can make a good deodorizer for cleaning major kitchen appliances by adding 1 teaspoon of baking soda to 1 quart of water. Partially damaged items should be dried and aired—the adjuster will make recommendations as to their repair or disposal.
- * Take all wooden furniture outdoors, but keep it out of direct sunlight to prevent warping. A garage or carport is a good place for drying.
- * Remove drawers and other moving parts from wooden furniture as soon as possible, but do not pry open swollen

drawers from the front. Remove the backing and push the drawers out—but this procedure does not apply to antique pieces with solid backs.

- * Shovel out mud while it is still moist to give walls and floor a chance to dry.
- * Once plastered walls have dried, brush off loose dirt, wash with a mild soap solution, and rinse with clean water. Always start at the bottom and work up. Ceilings are done last!
- * Mildew can be removed from dry wood with a solution of 4 to 6 tablespoons of trisodium phosphate (TSP), 1 cup of liquid chlorine bleach, and 1 gallon of water.
- * Clean metal at once, then wipe with a kerosene-soaked cloth. A light coat of oil will prevent iron from rusting.
- * Scour all utensils, and, if necessary, use fine steel wool on unpolished surfaces.
- * Aluminum may be brightened by scrubbing with a solution of vinegar, cream of tartar, and hot water.
- * Clothing and household fabrics should be allowed to dry slowly, away from direct heat, before brushing off loose dirt. But be sure to separate all laundry items quickly to avoid running colors. If you cannot get to a professional cleaner, rinse items in lukewarm water to remove lodged soil, then wash with mild detergent, rinse, and dry in sunlight.
- * Special attention should be paid to cleaning out heating and plumbing systems.
- * Flooded basements should be drained and cleaned as soon as possible. However, structural damage can occur from pumping out the water too quickly. After the floodwaters around your property have subsided, begin draining the basement in stages, about 1/3 of the water volume each day.

AFTER THE FLOOD, PROCESSING YOUR CLAIM!

To reiterate, first call your local insurance agent to report the flood damage so that the Notice of Loss Form can be submitted to the NFIP and an adjuster can be assigned to assist you. Then photograph the premises—both the outside to show the flooding and the damage, and the inside to show the height of the floodwaters and the damaged property.

Next, separate the damaged from the undamaged personal property, and put it in the best possible order for the adjuster's examination. If reasonably possible, protect the structure and contents from further damage.

Damaged property that presents a health hazard or that may hamper local cleanup operations should be disposed of in accordance with instructions from local authorities. Be sure to adequately describe discarded items so that, when the adjuster examines your losses and your records, these articles are included in the documentation.

When the adjuster visits your property, let him/her know if you need an advance or partial payment of loss. Good records can assist the NFIP in giving you an advance payment.

Good records also speed up settlement of your claim. Use your inventory to work with the adjuster in presenting your claim.

Be sure to submit your signed and sworn Proof of Loss Form to the NFIP within 60 days after the date of loss!

Adapted from Golden State Floodlight, California Floodplain Management Newsletter, Jan.-March 1992.

FLOODING ON TENMILE CREEK

Helena area residents received a taste of flooding in early March when Tenmile Creek overflowed its banks. Rapidly melting snow due to warm temperatures caused the creek to come out of its banks on the night of Saturday, March 6, and a number of residents filled sandbags in preparation for flood waters.

No major structural damage occurred, although many basements were flooded. Also, the flood waters did drown five pedigreed animals, valued at \$3,900, that were enclosed in a kennel attached to a garage. The loss could have been greater, for many other valuable animals were in kennels as well. (The owner was "out of town," but friends and neighbors freed the remaining animals.)

In the *Independent Record* story on the next Monday morning, it was apparent that some of those who were flooded were blaming an irrigation district for not maintaining the culverts in the



"People build on floodplains. Then, when the floods come, they get angry and frustrated and look for someone to blame."

area. Almost all culverts were frozen shut due to the melting and refreezing that had occurred prior to the onset of the most recent warm weather. One quote in the newspaper seems to be a common statement:

People build on floodplains. Then, when the floods come, they get angry and frustrated and look for someone to blame.

Floods are the number one natural disaster in the nation. That's why it is wise to develop accordingly, no matter where you are.

Floodplain Management Section

Karl Christians, Floodplain Management Section Supervisor • Phone (406) 444-6654 • FAX (406) 444-0533

This newsletter was supported by funding through a FEMA Cooperative Agreement as part of the Community Assistance Program — State Support Services Element of the National Flood Insurance Program. The contents do not necessarily reflect the views and policies of the federal government.

Volume 50

April 1993



**Floodplain Management Section
Montana Department of Natural
Resources and Conservation**

**1520 East Sixth Avenue
Helena, MT 59620-2301**

ADDRESS CORRECTION REQUESTED